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November 3, 2004

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Mail Stop Missing Parts
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: Our Docket No. : P-0418
Applicants : J. Scott Perry, Wallace C. Turbeville and Paul Hamilton
Serial No. : 10/764,126
Filed : 01/23/2004
Title : PAIRED BASIS SWAP RISK AND CREDIT MITIGATION
SYSTEM AND COLLATERAL MINIMIZATION SYSTEM

Sir:

Kindly file the annexed papers indicated below:

- (a) Copy of Notice to File Missing Parts
- (b) Signed Declaration
- (c) Powers of Attorney signed by J. Scott Perry, Wallace C. Turbeville and Paul Hamilton
- (d) Power of Attorney executed by Virtual Markets Assurance Corporation
- (e) Copy of Assignment of Patent Application
- (f) Statement under 37 CFR 373(b)
- (g) Replacement Drawings (15 sheets)
- (h) Petition for Extension of Time to File Response to Notice to File Missing Parts of Nonprovisional Application

The Commissioner is hereby authorized to charge any fees which may be required, to our Deposit Account of AUFRICHTIG STEIN & AUFRICHTIG, P.C. Account No. 502496.

A duplicate copy of this letter is annexed.

Small Entity: (X) Yes () No

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner of Patents and Trademarks, P.O. Box 1450, Alexandria, D.C. 20313 on November 3, 2004

PETER D. AUFRICHTIG
Registered Representative

Signature

Date of Signature

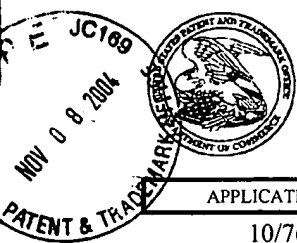
Estimated Fee \$ 1,225.00

Respectfully submitted,

AUFRICHTIG STEIN & AUFRICHTIG, P.C.

By:

Peter D. Aufrichtig, Reg. No.: 31,221
Attorney for Applicant



UNITED STATES PATENT AND TRADEMARK OFFICE

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| APPLICATION NUMBER | FILING OR 371 (c) DATE | FIRST NAMED APPLICANT | ATTORNEY DOCKET NUMBER |
|--------------------|------------------------|-----------------------|------------------------|
| 10764,126 | 01/23/2004 | J. Scott Perry | P-0418 |

CONFIRMATION NO. 6089

AUFRICHTIG STEIN & AUFRICHTIG, P.C.
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FORMALITIES LETTER



OC000000012515353

Date Mailed: 05/03/2004

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

11/09/2004 WABDELRI 00000017 502496 10764126

-FILED UNDER 37 CFR 1.53(b)

01 FC:1001 790.00 DA
02 FC:1051 130.00 DA

*Filing Date Granted*Items Required To Avoid Abandonment:

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 770 to complete the basic filing fee for a non-small entity. If appropriate, applicant may make a written assertion of entitlement to small entity status and pay the small entity filing fee (37 CFR 1.27).
- The oath or declaration is missing.
A properly signed oath or declaration in compliance with 37 CFR 1.63, identifying the application by the above Application Number and Filing Date, is required.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121 are required. The drawings submitted are not acceptable because:
 - The drawings must be reasonably free from erasures and must be free from alterations, overwriting, interlineations, folds, and copy marks. See Figure(s) 7, 8.
 - The drawings have a line quality that is too light to be reproduced (weight of all lines and letters must be heavy enough to permit adequate reproduction) or text that is illegible (reference characters, sheet numbers, and view numbers must be plain and legible) see 37 CFR 1.84(l) and (p)(1)); See Figure(s) 2, 3, 10.

SUMMARY OF FEES DUE:

Total additional fee(s) required for this application is **\$900** for a Large Entity

- **\$770** Statutory basic filing fee.
- **\$130** Late oath or declaration Surcharge.

Replies should be mailed to: Mail Stop Missing Parts
 Commissioner for Patents
 P.O. Box 1450
 Alexandria VA 22313-1450

*A copy of this notice **MUST** be returned with the reply.*



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Initial Patent Examination Division (703) 308-1202

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